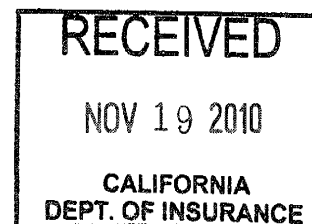




November 19, 2010

CA Insurer No. 1450-6

CDI File Clerk  
Policy Approval Bureau  
California Department of Insurance  
45 Fremont Street, 23rd Floor  
San Francisco, CA 94105



**RE: Blue Shield of California Life & Health Insurance Company  
Rates for HIPAA Guaranteed Issue Plans and Individual Conversion Plan  
Effective February 1, 2011.**

Dear CDI File Clerk:

Blue Shield of California Life & Health Insurance Company respectfully submits this rate filing for the Company's Health Insurance Portability and Accountability Act guaranteed issue (HIPAA GI) plans and individual conversion plans.

HIPAA GI plans:

- (GI) Blue Shield Life PPO Plan 1500-G-closed
- (GI) Blue Shield Life PPO Plan 2000-G-closed
- (GI) Shield Savings 4000/8000-G-closed
- (GI) Shield Savings 4000/8000
- (GI) Shield Spectrum PPO Plan 5000-G-closed
- (GI) Shield Spectrum PPO Plan 5000

Individual conversion plans:

- Shield Spectrum PPO Conversion Plan 2000 (BSL)-G-closed
- Shield Spectrum PPO Conversion Plan 5000

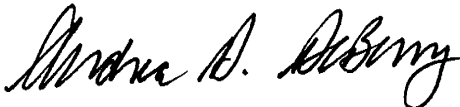
The rates for these plans are established by statute, California Insurance Code §10901.3. These rates are effective February 1, 2011.

Form #	Document Type	Market	Previously Filed Form #
Rates for (GI) Blue Shield Life PPO Plan 1500-G (closed) #IFP-DOIAS-000GF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (2/10) Filed: December 22, 2009 Approved: Pending CDI File # PF-2010-00019
Rates for Blue (GI) Shield Life PPO Plan 2000-G (closed)	Rates	IFP	Form # IFP-DOIAS-000 (2/10) Filed: December 22, 2009

Form #	Document Type	Market	Previously Filed Form #
#IPF-DOIAS-000GF (1-11)			Approved: Pending CDI File # PF-2010-00019
Rates for (GI) Shield Savings 4000/8000-G (closed) #IFP-DOIPSP-000GF (1-11)	Rates	IFP	Form # IFP-DOIPSP-000 (3/10) Filed: December 22, 2009 Approved: Pending CDI File # PF-2010-00018
Rates for (GI) Shield Savings 4000/8000 #IPF-DOIPSP-000NGF (1-11)	Rates	IFP	Form # IFP-DOIPSP-000 (3/10) Filed: December 22, 2009 Approved: Pending CDI File # PF-2010-00018
Rates for (GI) Shield Spectrum PPO Plan 5000-G (closed) #IFP-DOIAS-000GF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (3/10) Filed: December 22, 2009 Approved: Pending CDI File # PF-2010-00018
Rates for (GI) Shield Spectrum PPO Plan 5000 (Guaranteed Issue) #IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (3/10) Filed: December 22, 2009 Approved: Pending CDI File # PF-2010-00018
Shield Spectrum PPO Conversion Plan 2000(BSL)-G (closed) #IFP-DOIAS-000GF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (2/10) Filed: December 22, 2009 Approved: Pending CDI File # PF-2010-00019
Blue Shield Life PPO Conversion Plan 5000 #IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (3/10) Filed: December 22, 2009 Approved: Pending CDI File # PF-2010-00018

Thank you in advance for your time and attention in reviewing this filing. Should you have any questions, please do not hesitate to contact me directly at (415) 229-5124 or by email at [andrea.deberry@blueshieldca.com](mailto:andrea.deberry@blueshieldca.com).

Sincerely,



Andrea D. DeBerry  
Associate General Counsel

Enclosures

# CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number: <b>1450-6</b> (Not NAIC Number)		<b>FOR DEPARTMENT USE ONLY</b>		
Official Insurer Name:  <p style="text-align: center;"><b>Blue Shield of California Life &amp; Health Insurance Company</b></p>		Our File #:		Fee Code:
Submitter and Complete Mailing Address: <b>Andrea D. DeBerry, Esq.</b> <b>Law Department, 22<sup>nd</sup> Floor JN</b> <b>Blue Shield of California Life &amp; Health Insurance Company</b> <b>50 Beale Street</b> <b>San Francisco, CA 94105</b>		Reviewer:		
Submission Date: <b>November 19, 2010</b>		Dept Action Date:		
Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1. IFP-DOIAS-000GF (1-11) (GI) <del>Blue Shield Life PPO Plan 1500-G</del>	Rates			
2. IFP-DOIAS-000GF (1-11) (GI) <del>Blue Shield Life PPO Plan 2000-G</del>	Rates			
3. IFP-DOIPSP-000GF (1-11) (GI) <del>Shield Savings 4000/8000-G</del>	Rates			
4. IFP-DOIPSP-000NGF (1-11) (GI) <del>Shield Spectrum PPO Plan 5000-G</del>	Rates			
5. IFP-DOIAS-000GF (1-11) (GI) <del>Shield Spectrum PPO Plan 5000</del>	Rates			
6. IFP-DOIAS-000GF (1-11) (GI) <del>Shield Spectrum PPO Conversion Plan 2000(BSL)-G</del>	Rates			
7. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
8. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
9. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
10. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
11. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
12. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
13. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
14. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
15. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			
16. IFP-DOIAS-000GF (1-11) (GI) <del>5000</del>	Rates			

<b>INSTRUCTIONS:</b> Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate – the copy of this form that we return to you will be your only record of our action on your submission.  <b>THIS IS NOT A BILL – DO NOT PAY.</b> YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.	<b>Total \$</b>   Cont'd on _____ Pages
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# BLUE SHIELD OF CALIFORNIA LIFE & HEALTH INSURANCE COMPANY

## Actuarial Certification

Policy Form	Plan
IFP-DOIAS-000GF (1-11)	(GI) Blue Shield Life PPO Plan 1500-G
IFP-DOIAS-000GF (1-11)	(GI) Blue Shield Life PPO Plan 2000-G
IFP-DOIPSP-000GF (1-11)	(GI) Shield Savings 4000/8000-G
IFP-DOIPSP-000NGF (1-11)	(GI) Shield Savings 4000/8000
IFP-DOIAS-000GF (1-11)	(GI) Shield Spectrum PPO Plan 5000-G
IFP-DOIAS-000NGF (1-11)	(GI) Shield Spectrum PPO Plan 5000

### **I. SB 265 – Health Care Coverage: Federally Eligible Defined Individuals – Insurance Code Section 10901.3.**

As these rates are set by statute, the minimum loss ratio rules set forth in sections 2222.10 to 2222.19 of the California Code of Regulations do not apply.

Carriers must use the following criteria for developing HIPAA Guaranteed Issue Plan Rates:

#### **A. Maximum premiums (applies to both new and in-force business):**

- PPO – Maximum is the average of the subscriber premium for MRMIP plans for subscribers in same geography and age (i.e., MRMIP unsubsidized rates, but age and geography adjusted). The rate for age band 60 - 64 cannot exceed the rate for age 59. For families, the rate cannot exceed average MRMIP unsubsidized rate for families of the same size in the same geographic area.

#### **B. Premium increases for all federally eligible defined individuals cannot occur more frequently than every 12 months and cannot exceed:**

- For PPO, the average increase to MRMIP subscribers, age and geography adjusted.

### **II. Attachment I – Guaranteed Issue Rates**

Rates for Blue Shield Life's HIPAA Guaranteed Issue plans are attached. These rates are effective 2/1/2011. (GI) Blue Shield Life PPO Plan 1500-G and (GI) Blue Shield Life PPO Plan 2000-G were closed 3/1/2010. On 3/2/2010, (GI) Shield Savings 4000/8000 and (GI) Shield Spectrum PPO Plan 5000 were made available for new sales.

Please note that there are two versions of (GI) Shield Savings 4000/8000 and (GI) Shield Spectrum PPO Plan 5000 to meet the grandfathered and non-grandfathered requirements of the Federal Patient Protection and Affordable Care Act (PPACA). There are only grandfathered versions of (GI) Blue Shield Life PPO Plan 1500-G and (GI) Blue Shield Life PPO Plan 2000-G.

### **III. Attachment II – Guaranteed Issue Rating Regions**

Regions for Blue Shield Life's HIPAA Guaranteed Issue plans will be identical to MRMIP rating regions.

  
\_\_\_\_\_  
Michael J. Beuoy, FSA, MAAA  
Actuarial Director, Blue Shield of California

November 18, 2010

**ATTACHMENT 1**

**BLUE SHIELD OF CALIFORNIA LIFE & HEALTH INSURANCE COMPANY  
HIPAA GUARANTEED ISSUE RATES FOR INDIVIDUALS  
EFFECTIVE 2/1/2011**

Area		GUARANTEED ISSUE BLUE SHIELD LIFE PPO PLAN 1500-G			GUARANTEED ISSUE BLUE SHIELD LIFE PPO PLAN 2000-G			GUARANTEED ISSUE SHIELD SAVINGS 4000/8000			GUARANTEED ISSUE SHIELD SPECTRUM PPO PLAN 5000		
		Sub Only	2-Party	Family	Sub Only	2-Party	Family	Sub Only	2-Party	Family	Sub Only	2-Party	Family
1	<15	\$316	\$608	\$888	\$316	\$608	\$888	\$316	\$608	\$888	\$316	\$608	\$888
1	15-29	\$446	\$905	\$1,363	\$446	\$905	\$1,363	\$446	\$905	\$1,363	\$446	\$905	\$1,363
1	30-34	\$559	\$1,038	\$1,628	\$559	\$1,038	\$1,628	\$559	\$1,038	\$1,628	\$559	\$1,038	\$1,628
1	35-39	\$624	\$1,135	\$1,731	\$624	\$1,135	\$1,731	\$624	\$1,135	\$1,731	\$624	\$1,135	\$1,731
1	40-44	\$674	\$1,258	\$1,768	\$674	\$1,258	\$1,768	\$674	\$1,258	\$1,768	\$674	\$1,258	\$1,768
1	45-49	\$722	\$1,416	\$1,932	\$722	\$1,416	\$1,932	\$722	\$1,416	\$1,932	\$722	\$1,416	\$1,932
1	50-54	\$889	\$1,688	\$2,179	\$889	\$1,688	\$2,179	\$889	\$1,688	\$2,179	\$889	\$1,688	\$2,179
1	55+	\$1,046	\$1,978	\$2,401	\$1,046	\$1,978	\$2,401	\$1,046	\$1,978	\$2,401	\$1,046	\$1,978	\$2,401
2	<15	\$286	\$567	\$878	\$286	\$567	\$878	\$286	\$567	\$878	\$286	\$567	\$878
2	15-29	\$390	\$802	\$1,240	\$390	\$802	\$1,240	\$390	\$802	\$1,240	\$390	\$802	\$1,240
2	30-34	\$476	\$912	\$1,488	\$476	\$912	\$1,488	\$476	\$912	\$1,488	\$476	\$912	\$1,488
2	35-39	\$524	\$1,001	\$1,546	\$524	\$1,001	\$1,546	\$524	\$1,001	\$1,546	\$524	\$1,001	\$1,546
2	40-44	\$576	\$1,105	\$1,575	\$576	\$1,105	\$1,575	\$576	\$1,105	\$1,575	\$576	\$1,105	\$1,575
2	45-49	\$620	\$1,226	\$1,673	\$620	\$1,226	\$1,673	\$620	\$1,226	\$1,673	\$620	\$1,226	\$1,673
2	50-54	\$747	\$1,463	\$1,878	\$747	\$1,463	\$1,878	\$747	\$1,463	\$1,878	\$747	\$1,463	\$1,878
2	55+	\$871	\$1,685	\$2,004	\$871	\$1,685	\$2,004	\$871	\$1,685	\$2,004	\$871	\$1,685	\$2,004
3	<15	\$296	\$562	\$881	\$296	\$562	\$881	\$296	\$562	\$881	\$296	\$562	\$881
3	15-29	\$396	\$811	\$1,285	\$396	\$811	\$1,285	\$396	\$811	\$1,285	\$396	\$811	\$1,285
3	30-34	\$491	\$943	\$1,504	\$491	\$943	\$1,504	\$491	\$943	\$1,504	\$491	\$943	\$1,504
3	35-39	\$540	\$1,027	\$1,556	\$540	\$1,027	\$1,556	\$540	\$1,027	\$1,556	\$540	\$1,027	\$1,556
3	40-44	\$592	\$1,127	\$1,626	\$592	\$1,127	\$1,626	\$592	\$1,127	\$1,626	\$592	\$1,127	\$1,626
3	45-49	\$639	\$1,200	\$1,697	\$639	\$1,200	\$1,697	\$639	\$1,200	\$1,697	\$639	\$1,200	\$1,697
3	50-54	\$770	\$1,429	\$1,897	\$770	\$1,429	\$1,897	\$770	\$1,429	\$1,897	\$770	\$1,429	\$1,897
3	55+	\$895	\$1,640	\$2,030	\$895	\$1,640	\$2,030	\$895	\$1,640	\$2,030	\$895	\$1,640	\$2,030
4	<15	\$270	\$531	\$861	\$270	\$531	\$861	\$270	\$531	\$861	\$270	\$531	\$861
4	15-29	\$373	\$768	\$1,225	\$373	\$768	\$1,225	\$373	\$768	\$1,225	\$373	\$768	\$1,225
4	30-34	\$454	\$881	\$1,411	\$454	\$881	\$1,411	\$454	\$881	\$1,411	\$454	\$881	\$1,411
4	35-39	\$498	\$953	\$1,466	\$498	\$953	\$1,466	\$498	\$953	\$1,466	\$498	\$953	\$1,466
4	40-44	\$553	\$1,050	\$1,495	\$553	\$1,050	\$1,495	\$553	\$1,050	\$1,495	\$553	\$1,050	\$1,495
4	45-49	\$592	\$1,184	\$1,589	\$592	\$1,184	\$1,589	\$592	\$1,184	\$1,589	\$592	\$1,184	\$1,589
4	50-54	\$710	\$1,433	\$1,795	\$710	\$1,433	\$1,795	\$710	\$1,433	\$1,795	\$710	\$1,433	\$1,795
4	55+	\$828	\$1,650	\$1,923	\$828	\$1,650	\$1,923	\$828	\$1,650	\$1,923	\$828	\$1,650	\$1,923
5	<15	\$279	\$528	\$873	\$279	\$528	\$873	\$279	\$528	\$873	\$279	\$528	\$873
5	15-29	\$379	\$781	\$1,272	\$379	\$781	\$1,272	\$379	\$781	\$1,272	\$379	\$781	\$1,272
5	30-34	\$467	\$895	\$1,451	\$467	\$895	\$1,451	\$467	\$895	\$1,451	\$467	\$895	\$1,451
5	35-39	\$514	\$983	\$1,500	\$514	\$983	\$1,500	\$514	\$983	\$1,500	\$514	\$983	\$1,500
5	40-44	\$564	\$1,086	\$1,549	\$564	\$1,086	\$1,549	\$564	\$1,086	\$1,549	\$564	\$1,086	\$1,549
5	45-49	\$608	\$1,187	\$1,632	\$608	\$1,187	\$1,632	\$608	\$1,187	\$1,632	\$608	\$1,187	\$1,632
5	50-54	\$733	\$1,401	\$1,827	\$733	\$1,401	\$1,827	\$733	\$1,401	\$1,827	\$733	\$1,401	\$1,827
5	55+	\$854	\$1,611	\$1,947	\$854	\$1,611	\$1,947	\$854	\$1,611	\$1,947	\$854	\$1,611	\$1,947
6	<15	\$267	\$514	\$824	\$267	\$514	\$824	\$267	\$514	\$824	\$267	\$514	\$824
6	15-29	\$367	\$744	\$1,226	\$367	\$744	\$1,226	\$367	\$744	\$1,226	\$367	\$744	\$1,226
6	30-34	\$445	\$857	\$1,402	\$445	\$857	\$1,402	\$445	\$857	\$1,402	\$445	\$857	\$1,402
6	35-39	\$489	\$941	\$1,440	\$489	\$941	\$1,440	\$489	\$941	\$1,440	\$489	\$941	\$1,440
6	40-44	\$541	\$1,039	\$1,485	\$541	\$1,039	\$1,485	\$541	\$1,039	\$1,485	\$541	\$1,039	\$1,485
6	45-49	\$581	\$1,125	\$1,568	\$581	\$1,125	\$1,568	\$581	\$1,125	\$1,568	\$581	\$1,125	\$1,568
6	50-54	\$697	\$1,334	\$1,741	\$697	\$1,334	\$1,741	\$697	\$1,334	\$1,741	\$697	\$1,334	\$1,741
6	55+	\$812	\$1,516	\$1,863	\$812	\$1,516	\$1,863	\$812	\$1,516	\$1,863	\$812	\$1,516	\$1,863

## **ATTACHMENT II**

### **BLUE SHIELD OF CALIFORNIA LIFE & HEALTH INSURANCE COMPANY**

#### **HIPAA GUARANTEED ISSUE RATING REGIONS EFFECTIVE 2/1/2011**

##### **Area 1**

**Counties:** Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba.

##### **Area 2**

**Counties:** Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus.

##### **Area 3**

**Counties:** Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara.

##### **Area 4**

**Counties:** Orange, Santa Barbara, Ventura.

##### **Area 5**

**Counties:** Los Angeles.

##### **Area 6**

**Counties:** Riverside, San Bernardino, San Diego.

# BLUE SHIELD OF CALIFORNIA LIFE & HEALTH INSURANCE COMPANY

## Actuarial Certification

Policy Form	Plan
IFP-DOIAS-000GF (1-11)	Shield Spectrum PPO Conversion Plan 2000 (BSL)-G
IFP-DOIAS-000NGF (1-11)	Shield Spectrum PPO Conversion Plan 5000

### I. AB 1401 – Health Benefit Coverage – Insurance Code Section 12682.1

As these rates are set by statute, the minimum loss ratio rules set forth in sections 2222.10 to 2222.19 of the California Code of Regulations do not apply.

Carriers must use the following criteria for developing Individual Conversion Policy rates:

- PPO – The maximum is the average of the subscriber premium for MRMIP plans for subscribers in same geography and age (i.e., MRMIP unsubsidized rates, but age and geography adjusted). The rate for age band 60 - 64 cannot exceed the rate for age 59. For families, the rates cannot exceed average MRMIP unsubsidized rate for families of the same size in the same geographic area.

### II. Attachment I – Conversion Policy Rates

Rates for Shield Spectrum PPO Conversion Plan 2000 (BSL)-G and Shield Spectrum PPO Conversion Plan 5000 are in Attachment I. These rates are effective 2/1/2011. Shield Spectrum PPO Conversion Plan 2000 (BSL)-G was closed 3/1/2010. On 3/2/2010, Shield Spectrum PPO Conversion Plan 5000 was made available for new sales.

### III. Attachment II – Conversion Rating Regions

Regions for Shield Spectrum PPO Conversion Plan 2000 (BSL)-G and Shield Spectrum PPO Conversion Plan 5000 will be identical to MRMIP rating regions.



---

Michael J. Beuoy, FSA, MAAA  
Actuarial Director, Blue Shield of California

November 18, 2010

**ATTACHMENT 1**

**BLUE SHIELD OF CALIFORNIA LIFE & HEALTH INSURANCE COMPANY  
INDIVIDUAL CONVERSION PLAN RATES (MONTHLY)  
EFFECTIVE 2/1/2011**

Area		GUARANTEED ISSUE SHIELD SPECTRUM PPO CONVERSION PLAN 2000 (BSL)-G			GUARANTEED ISSUE SHIELD SPECTRUM PPO CONVERSION PLAN 5000		
		Sub Only	2-Party	Family	Sub Only	2-Party	Family
1	<15	\$316	\$608	\$888	\$316	\$608	\$888
1	15-29	\$446	\$905	\$1,363	\$446	\$905	\$1,363
1	30-34	\$559	\$1,038	\$1,628	\$559	\$1,038	\$1,628
1	35-39	\$624	\$1,135	\$1,731	\$624	\$1,135	\$1,731
1	40-44	\$674	\$1,258	\$1,768	\$674	\$1,258	\$1,768
1	45-49	\$722	\$1,416	\$1,932	\$722	\$1,416	\$1,932
1	50-54	\$889	\$1,688	\$2,179	\$889	\$1,688	\$2,179
1	55+	\$1,046	\$1,978	\$2,401	\$1,046	\$1,978	\$2,401
2	<15	\$286	\$567	\$878	\$286	\$567	\$878
2	15-29	\$390	\$802	\$1,240	\$390	\$802	\$1,240
2	30-34	\$476	\$912	\$1,488	\$476	\$912	\$1,488
2	35-39	\$524	\$1,001	\$1,546	\$524	\$1,001	\$1,546
2	40-44	\$576	\$1,105	\$1,575	\$576	\$1,105	\$1,575
2	45-49	\$620	\$1,226	\$1,673	\$620	\$1,226	\$1,673
2	50-54	\$747	\$1,463	\$1,878	\$747	\$1,463	\$1,878
2	55+	\$871	\$1,685	\$2,004	\$871	\$1,685	\$2,004
3	<15	\$296	\$562	\$881	\$296	\$562	\$881
3	15-29	\$396	\$811	\$1,285	\$396	\$811	\$1,285
3	30-34	\$491	\$943	\$1,504	\$491	\$943	\$1,504
3	35-39	\$540	\$1,027	\$1,556	\$540	\$1,027	\$1,556
3	40-44	\$592	\$1,127	\$1,626	\$592	\$1,127	\$1,626
3	45-49	\$639	\$1,200	\$1,697	\$639	\$1,200	\$1,697
3	50-54	\$770	\$1,429	\$1,897	\$770	\$1,429	\$1,897
3	55+	\$895	\$1,640	\$2,030	\$895	\$1,640	\$2,030
4	<15	\$270	\$531	\$861	\$270	\$531	\$861
4	15-29	\$373	\$768	\$1,225	\$373	\$768	\$1,225
4	30-34	\$454	\$881	\$1,411	\$454	\$881	\$1,411
4	35-39	\$498	\$953	\$1,466	\$498	\$953	\$1,466
4	40-44	\$553	\$1,050	\$1,495	\$553	\$1,050	\$1,495
4	45-49	\$592	\$1,184	\$1,589	\$592	\$1,184	\$1,589
4	50-54	\$710	\$1,433	\$1,795	\$710	\$1,433	\$1,795
4	55+	\$828	\$1,650	\$1,923	\$828	\$1,650	\$1,923
5	<15	\$279	\$528	\$873	\$279	\$528	\$873
5	15-29	\$379	\$781	\$1,272	\$379	\$781	\$1,272
5	30-34	\$467	\$895	\$1,451	\$467	\$895	\$1,451
5	35-39	\$514	\$983	\$1,500	\$514	\$983	\$1,500
5	40-44	\$564	\$1,086	\$1,549	\$564	\$1,086	\$1,549
5	45-49	\$608	\$1,187	\$1,632	\$608	\$1,187	\$1,632
5	50-54	\$733	\$1,401	\$1,827	\$733	\$1,401	\$1,827
5	55+	\$854	\$1,611	\$1,947	\$854	\$1,611	\$1,947
6	<15	\$267	\$514	\$824	\$267	\$514	\$824
6	15-29	\$367	\$744	\$1,226	\$367	\$744	\$1,226
6	30-34	\$445	\$857	\$1,402	\$445	\$857	\$1,402
6	35-39	\$489	\$941	\$1,440	\$489	\$941	\$1,440
6	40-44	\$541	\$1,039	\$1,485	\$541	\$1,039	\$1,485
6	45-49	\$581	\$1,125	\$1,568	\$581	\$1,125	\$1,568
6	50-54	\$697	\$1,334	\$1,741	\$697	\$1,334	\$1,741
6	55+	\$812	\$1,516	\$1,863	\$812	\$1,516	\$1,863



**ATTACHMENT II**

**BLUE SHIELD OF CALIFORNIA LIFE & HEALTH  
INSURANCE COMPANY**

**INDIVIDUAL CONVERSION PLANS  
RATING REGIONS  
EFFECTIVE 2/1/2011**

**Area 1**

**Counties:** Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humbolt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba.

**Area 2**

**Counties:** Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus.

**Area 3**

**Counties:** Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara.

**Area 4**

**Counties:** Orange, Santa Barbara, Ventura.

**Area 5**

**Counties:** Los Angeles.

**Area 6**

**Counties:** Riverside, San Bernardino, San Diego.